

From: [Phil Junge](#)
To: [Alex Gust](#); [Tammy Sliwa](#)
Subject: FW: ADDENDUM & CLARIFICATION: REQUEST FOR QUOTE: Re-Roof SALT DOME - Munster Public Works
Date: Monday, August 28, 2023 12:20:04 PM

From: Stephen Gunty <sgunty@munster.org>
Sent: Monday, August 28, 2023 11:46 AM
To: centuryroofing@comcast.net; zack@bulkstorageinc.com; info@greatlakesroof.com; Info <info@korellis.com>; eric@gluthbrothersroofing.com; Phil Junge <pjunge@korellis.com>
Cc: Chuck Collins <ccollins@munster.org>; Glenn Rhodes <grhodes@munster.org>; Mark Hajduk <mhajduk@munster.org>; Chris Spolnik <cspolnik@munster.org>; Luke Kern <lkern@munster.org>; Russ Kozyra <rkozyra@munster.org>; Laura Pramuk <lpramuk@munster.org>; Dustin Anderson <danderson@munster.org>; Patricia Abbott <pabbott@munster.org>
Subject: ADDENDUM & CLARIFICATION: REQUEST FOR QUOTE: Re-Roof SALT DOME - Munster Public Works

We're issuing an ADDENDUM & CLARIFICATION to the previous sent RFQ as follows:

ADDENDUM

In addition to quoting the specified reinforced TPO roof system....please also quote an alternate roof covering as follows:

OPTIONS

E. INSTALL a fully adhered .060 mil black EPDM roof covering.

= \$ 219,528.00 (required quote)

CLARIFICATION

- Public Works will clear out existing mulch, stone and product bays around entire Salt Dome base as well as any equipment before contractor mobilization to insure unimpeded access for placement of scaffolding & any contractor equipment/vehicles.

Stephen J. Gunty

Director of Public Works
Town of Munster

508 Fisher Street
Munster, Indiana 46321
Ph: (219) 836-6975
Fax: (219) 836-8379
www.munster.org

From: Stephen Guntz

Sent: Tuesday, August 15, 2023 4:56 PM

To: 'centuryroofing@comcast.net' <centuryroofing@comcast.net>; 'zack@bulkstorageinc.com' <zack@bulkstorageinc.com>; 'info@greatlakesroof.com' <info@greatlakesroof.com>; 'info@korellis.com' <info@korellis.com>; 'eric@gluthbrothersroofing.com' <eric@gluthbrothersroofing.com>

Cc: Chuck Collins <ccollins@munster.org>; Glenn Rhodes <grhodes@munster.org>; Mark Hajduk <mhajduk@munster.org>; Chris Spolnik <cspolnik@munster.org>; Luke Kern <lkern@munster.org>; Russ Kozyra <rkozyra@munster.org>; Laura Pramuk <lpramuk@munster.org>; Dustin Anderson <danderson@munster.org>; Patricia Abbott <pabbott@munster.org>

Subject: REQUEST FOR QUOTE: Re-Roof SALT DOME - Munster Public Works

Attention – Roofing Contractors

- Century Roofing – Merrillville IN
219-769-4424
Email: centuryroofing@comcast.net
- Bulk Storage – Beecher IL
708-946-9595
Email: zack@bulkstorageinc.com
- Great Lakes Roofing – Hammond IN
219-852-9323
Email: info@greatlakesroof.com
- Korellis Roofing – Hammond IN
219-844-1400
Email: info@korellis.com
- Gluth Brothers roofing – Hammond IN
219-844-5536
Email: eric@gluthbrothersroofing.com

REQUEST FOR QUOTE (RFQ)

The following describes a Re-Roofing project of the Munster Public Works SALT DOME that you're invited to submit a QUOTE on.

Effective date RFQ sent = Tuesday, August 15, 2023

DEADLINE for Submittal = Wednesday, September 6 @ NOON

Anticipated AWARD DECISION = Monday, September 18 (at Town Council Meeting)

Location of Project

- Munster Public Works yard at 508 Fisher Street

Facts about current Salt Dome (see attached photo)

- Built in 1999
- 82 feet diameter structure
- 8 feet high poured concrete base wall under the wooden geodesic dome
- Asphalt shingles over triangular shaped/geodesic style dome panels
- 3,445 ton salt capacity

-

Scope of Work

- RE-ROOF existing Salt Dome Roof (installing new roof materials specified below over existing asphalt shingles)...i.e. no tear-off included (except in separate OPTION below)
- OPTIONS: described below

General Instructions

- Remove all construction debris associated with the scope of work and haul away.
- Install new roof vents as specified in #5 below or install a comparable alternative roof vent system.
- Any existing electrical conduit on roof surface to remain. Contractor may temporarily disable, remove and re-install upon completion. Re-fastening to new roof surface must not compromise its leakproof quality. No other electrical or mechanical work is included in this Quote.
- Existing salt pile will remain in place during construction. Access to it through the existing “dog house style door opening” must be unimpeded during any snow/ice/freezing temp conditions. Public Works will tarp the salt pile during construction. Contractor must remove any spilled debris onto the tarp nightly to insure salt product remains uncontaminated from falling wood scraps, nails, tarpaper, etc.
- Contractor will have free and clear access to the Public Works yard during any hours and any days of its choosing during the project.

-

Specifications

1. Remove existing roof vents. Louvered vent on West side of dome roof can stay in place “as is”. Haul away any removed material.
2. Install over the entire roof area, Carlisle SynTec Systems adhered 115 mil thick TAN FleeceBack polyester reinforced TPO roof system.
 - a. The TPO membrane will be fully adhered with Carlisle’s two part Flexible Fast adhesive.
 - b. All field seams will be constructed utilizing hot air welding technology fusing the surfaces together, creating a permanently bonded sheet for a long-term water tight seal.
 - c. All lap seams will be constructed utilizing 6” fully adhered tan cover strip complete with all accessories.
3. At the roof mounted curb, complete the following work:
 - a. Flash all sides of the curbs according to Carlisle’s written specifications with Carlisle’s

TPO membrane hot air welded to the field membrane and fully adhered to the roof curb with Carlisle's TPO bonding adhesive.

- b. Mechanically fasten the top of the flashing membrane for additional securement.
4. Install (5) new 12" Aura roof ventilators flashed with Carlisle's TPO form flash unreinforced and accessories hot air welded to the field membrane.
5. Finish all details with Carlisle's TPO form flash unreinforced and accessories hot air welded to the field membrane complete with all accessories.
6. Fabricate out of 24-gauge Kynar coated metal sheets (color of metal to be chosen from manufacturer's standard colors) in Company's sheet metal shop and install at the job site, the following:
 - a. Around the perimeter edge of the concrete, a new sheet metal cap to be installed over the wall. The cap will come complete with individual starter cleats and concealed splice plates. Strip in the cap flashing with Carlisle's TPO flashing system.
 - b. Along the rake end of the flat roof area, a new two-piece clip-on fascia system to be installed along the perimeter edge. The two-piece fascia system will be fabricated from 24-gauge Kynar coated metal sheets and come complete with a galvanized starter cleat.
 - c. Along the side of the flat roof area, install a new roof edge flashing. Strip in the flashing with Carlisle's TPO flashing system.
7. A temporary watertight seal is to be made each evening until the project is completed.
8. Upon completion, contractor is to have its own or a manufacturer's technical representative thoroughly inspect new roof in the presence of the Town Building Inspector to ensure that roof complies with specified product and industry workmanship standards.

OPTIONS (explained here and to be priced separately)

- A. Perform a complete tear-off (i.e. removal) of existing asphalt roof shingles and tarpaper down to the existing wood roof decking underneath. Existing wood roof sheathing to remain "as is" in the pricing of this tear-off OPTION "A". If wood roof decking is discovered to be damaged/rotted during roof inspection or tear-off, then the removal & installation of any new wood decking panels needed is to be priced separately in OPTION "B" on a price per square foot basis and will be processed as needed via a change order.
- B. Replace any damaged/rotted wood roof decking discovered under existing asphalt shingles.
- C. Remove existing rollup door and raise the "dog house" style entrance to the maximum height possible (with no or minimal structural enhancements) that the structure will support without compromising structural integrity of existing dome roof. Goal is to increase its height to allow tipping of dump trailers inside the dome. Anticipated height increase desired, if not compromising structure, is around 2ft to 4 ft higher. Install new LP smart side siding and trim boards. Install rubberized roof to the same specs as the main salt dome roof. Frame out new door rough opening to the maximum width and size feasible to accommodate a new rollup door. Note: If contractor opts out of this OPTION "C", Town reserves the right to schedule this improvement first before main salt dome replacement to insure integrity of the finished product and will require the awarded Main Salt Dome Roof contractor to work with the

awarded Doghouse Option contractor (in terms of scheduling, information sharing and cooperation) to insure final cohesiveness/integrity of finished roof including any structural changes required as a result of the Doghouse OPTION.

- D. Install a new electronically controlled stainless steel rollup door to fit the new taller & possibly wider rough opening. Insure integrity of existing switch and electrical wiring to the new door.

Town reserves the right to award Options "C" and "D" to a separate company other than to the awarded Main Salt Dome Roof contractor.

-

Length of Quote

Due to construction industry escalation in material prices particularly regarding essential roofing, sheet metal and masonry products, contractor quote is to remain valid for at least 30 days from the proposal date and at least through September 18, 2023 and locked-in upon Town acceptance of the contract.

-

Payment Terms

A reasonable schedule of progress payments required by contractor to be established prior to job start.

Warranty

Contractor agrees to provide a fifteen (15) year warranty covering leaks caused by improper installation and/or defective materials and a twenty (20) year manufacturer warranty on defective materials.

-

Scheduling

Contractor to work closely with Public Works to schedule this project in a way that will minimize the inconvenience to Public Works operations, similarly Public Works will re-arrange typical yard traffic patterns to accommodate any special needs of contractor to insure safe access and safe working conditions.

Deadline for Work Completion

Deadline for work completion is expected by December 30, 2023....contractor may state alternate completion deadline if needed only in advance in this Quote (see line provided below).

PROVIDE THE FOLLOWING INFORMATION

Date of Quote: 9/8/23

Name of Contractor: Korellis Roofing, Inc.

Name & Title of Contractor Representative: John Ziolkowski, President

Phone # of Contractor Representative: 219-844-1400

Signature of Contractor Representative: 



Work will be START by the following date: 2 Weeks from Award

Work will be COMPLETE by the following date:

Ten (10) Days from Start

Attach (or send separately) Proof of Insurance & References or

Reference Letters: See Attached

Other Terms or Stipulations of the Contractor: See Attached

QUOTE for ENTIRE SCOPE OF WORK = \$228,000.00

Note: Town is a tax-exempt government entity. Do not include sales tax. Any building permit fees will be waived.

CONTRACTOR MUST QUOTE OPTIONS "A" & "B"

below.....CONTRACTOR DOES NOT HAVE TO QUOTE OPTIONS "C" & "D" below:

OPTIONS

- A. Perform a complete tear-off (i.e. removal) of existing asphalt roof shingles and tarpaper down to the existing wood roof decking underneath (assume no wood roof decking replacement).**

= \$228,000.00 **(required quote)**

- B. Replace any damaged/rotted wood roof decking discovered during roof inspection or tear-off under existing asphalt shingles.**

= \$18.00 **per Square Foot of wood roof decking (includes both material and labor) (required quote)**

- C. Remove existing rollup door and raise the "dog house" style entrance to the maximum height possible (with no or minimal structural enhancements) that the structure will support**

without compromising structural integrity of existing dome roof.

= \$ N/A (optional quote)

D. Install a new electronically controlled stainless steel rollup door.

= \$ N/A (optional quote)

General Instructions

1. If your company has already submitted any written or verbal Quote for any portion of this work (it will be disregarded), please resubmit it in writing for it to be considered, being responsive to the particulars of this request.
2. Feel free to print & fill-in this email as your quote or submit it on your own letterhead with any other applicable State required forms.
3. No measurements are provided so Contractor is responsible to field-verify all dimensions required to estimate quantities necessary for a fixed-price quote.
4. After contract award, contractor is to apply for applicable construction permit from Town of Munster. Applications available at Town's website: www.munster.org. Contractor MUST BE LICENSED with Town. The Town of Munster will waive construction permit fees.
5. Quote should be a lump sum price that includes: labor, removal of debris, new materials, tools, equipment, supervision and insurances necessary to complete the scope of work specified.

Note: Ample work space will be provided around Salt Dome during contractor's work period and any needed barricades can be provided on request at no charge. Contractor will have free and clear access to the Public Works yard during any hours and any days of its choosing during the project. Public Works will re-arrange typical yard traffic patterns to accommodate any special needs of contractor to insure safe access and safe working conditions.

6. **AWARD DECISION** is made by the Town Council (*anticipated at its September 18 Council Meeting*) upon recommendation of Town Manager and all other things equal, typically (but not necessarily) based on the lowest responsible responsive quote, contractor quality and completion date.
7. All invited contractors (whom provide a Quote) will be provided a Summary of Quotes received and the Award decision after the Town Council Meeting.
8. After project award a pre-construction conference will be held on site.
9. Site Plan & Photos attached of Salt Dome

Town of Munster Emergency Contacts (during project):

For on-site problems: contact Chris Spolnik – Public Works Supt. of Operations 219-712-8754 (at 508 Fisher St)

For Building Code issues: contact Chuck Collins – Chief Building Inspector 219-836-6993 (at Town Hall)

For Police / Fire emergency: contact 911 (or visit Fire Dept @ next building on site East of Public Works, or Police Dept @ Town Hall)

DEADLINE to SUBMIT WRITTEN QUOTES (via preferred email or mail or in-person) by:

Wednesday, September 6 at Noon to:

Attn: Stephen Gunty - Director of Public Works

Munster Public Works Dept - 508 Fisher Street Munster, IN 46321

Email: sgunty@munster.org

Info: (219) 836-6970 or (219) 836-6971 or (219) 836-6975 direct

EACH CONTRACTOR: PLEASE ACKNOWLEDGE RECEIPT OF THIS EMAIL (to confirm we had your correct email).

Please call or email if any questions. Thank you and we look forward to your participation with this.

Stephen J. Gunty

Director of Public Works

Town of Munster

508 Fisher Street

Munster, Indiana 46321

Ph: (219) 836-6975

Fax: (219) 836-8379

www.munster.org

CAUTION: This message was sent from outside Korellis. Exercise caution when opening attachments or clicking links.

DATE September 8, 2023

PROPOSAL #TS230908A



100% Employee Owned

Hammond: 219.844.1400

Gary: 219.979.1400

Illinois: 708.607.3200

Proposal submitted to:

Munster Public Works
1005 Ridge Rd
Munster IN 46321
Attn: Stephen Gunty
Phone: 219-836-6975

Job location:

Munster Public Works Salt dome
508 Fisher Street
Munster IN

Email: sgunty@munster.org*We hereby submit specifications and estimates for:***Re: Tear off and re-roof Salt Dome.**

Korellis is pleased to provide the following detailed proposal for the scope of work as described below. This proposal includes all necessary materials, equipment, and labor. **All labor will be completed by Korellis' employees. No labor component of any specified roofing, sheet metal, carpentry, and masonry will be subcontracted.**

A. Safety Procedures

1. Furnish and install safety equipment in compliance with Korellis' written safety policy, a copy of which is available upon request.
2. We will furnish and install warning lines for ground related roofing activities to safeguard areas of public and customer access.
3. Project materials will be stored on the job site in accordance with good construction practices. If stored on the roof, materials will be distributed throughout the entire roof area with care for weight placement.

B. Roof Preparation & Demolition

1. Remove all existing roofing down to the structural roof decking and haul away.
2. Remove perimeter sheet-metal roof edge flashings and haul away.
3. We will inspect the roof decking:
 - a. If any is found to be structurally unsound, we will replace it with new decking of similar style and thickness on a time-and-material basis.
 - b. Prior to job startup, we will establish a procedure with the owner for verification of repair requirements and possible additional costs.

C. Carpentry Work

1. We will install new wood blocking as needed, The wood blocking will be fastened every 24-inches on center with new mechanical fasteners.

D. Insulation

1. Install over the entire roof area, Elevate's (Firestone) ½" ISO GARD HD closed-cell polyisocyanurate rigid roof insulation.
 - a. We will install the insulation in continuous 4' x 4' sheets.
 - b. The Isogard insulation will be mechanically fastened to the structural roof decking with Elevate's (Firestone) screws and plates.
 - c. The new insulation will have an R-value is 2.5.
 - d. with Elevate's (Firestone) heavy-duty screws and plates at a rate of one screw and plate per every two square feet of insulation.

E. Roofing

1. Install over the entire roof area, Elevate's (Firestone) fully adhered .060 mil thick RubberGard EPDM roof system.
 - a. The EPDM membrane will be fully adhered to the insulation with Elevate's (Firestone) solvent based contact adhesive.
 - b. All field seams will be constructed utilizing Elevate's (Firestone) self-adhering 3-inch splice tape (no adhesive seams).
2. At all perimeter wall locations, we will complete the following work:

DATE September 8, 2023

PROPOSAL #TS230908A



Hammond: 219.844.1400

Gary: 219.979.1400

Illinois: 708.607.3200

- a. Install Elevate's (Firestone) "base tie-in" detail, to eliminate future bridging of the new EPDM field and flashing membrane. The "base tie-in" detail will be mechanically fastened 12-inches on center utilizing Elevate's (Firestone) screws and 2-inch seam plates.
 - b. The Elevate (Firestone) Rubbergard membrane will extend up and over the wall.
 - c. The Elevate (Firestone) membrane will be fully adhered to the wall with Elevate's (Firestone) BA-2004 bonding adhesive.
3. At all roof mounted curbs, we will complete the following work:
 - a. Install Elevate's (Firestone) "base tie-in" detail, to eliminate future bridging of the new EPDM field and flashing membrane. The "base tie-in" detail will be mechanically fastened 12-inches on center utilizing Elevate's (Firestone) screws and 2-inch seam plates.
 - b. Flash all sides of the curbs with Elevate's (Firestone) EPDM curb flashing adhered to the roof curb with Elevate's (Firestone) solvent based contact adhesive and sealed to the roof membrane with Elevate's (Firestone) self-adhering 3-inch splice tape.
 - c. Flash all corners of the curbs with Elevate's (Firestone) self adhering uncured form flashing with factory laminated seam tape.
 - d. Mechanically fasten the top of the flashing membrane as required for additional securement.
4. Flash all "standard" roof penetrations with Elevate's (Firestone) self adhering uncured form flashing with factory laminated seam tape.
5. At all round pipe penetrations 6 ½-inches wide or less (soil pipes):
 - a. Install Elevate's (Firestone) one-piece self adhering prefabricated pipe flashing.
 - b. Furnish a stainless-steel clamping ring at the top of the flashing and seal with Elevate's (Firestone) all-purpose sealant for additional weather protection.

F. Sheet Metal

1. Install Elevate's (Firestone) extruded aluminum termination bar at the top of the flashings at the roof to wall intersections and mechanically fasten every 12 inches on center.
 - a. Seal the top of the termination bar with Elevate's (Firestone) General-Purpose rubberized sealant.
 - b. On top of the walls, a new sheet metal roof edge flashing. We will strip in the flashing with Elevate's (Firestone) 5" semi-cured EPDM flashing with factory laminated seam tape.
 - c. Along the outer edges of the building a new two-piece sheet metal clip-on fascia system complete with a 22-gauge galvanized continuous starter cleat.

G. Miscellaneous

1. Reasonable care will be taken to protect sidewalks and landscaping as much as is possible / practical. However, due to the fact this work will require the use of heavy equipment such as a crane and boom lift, we cannot predict the extent of damage this equipment may cause, and any such repairs are excluded from this proposal.
2. A temporary watertight seal will be made each evening until the project is completed.
3. All license, permit fees and applicable taxes included.
4. Korellis will maintain workers' compensation, general liability, and auto liability insurance. A certificate of insurance will be furnished upon request.
5. Korellis' Experience Modification Rate (EMR) is .80.

H. Warranties

1. Upon completion an Elevate (Firestone) technical representative will thoroughly inspect your roof to ensure that it complies with their rigid standards.
2. **Twenty-year (20), no dollar limit, non pro-rated warranty** issued by Elevate (Firestone), covering leaks caused by improper installation and/or defective materials. This warranty will be upgraded to include winds up to 72 mph.

DATE September 8, 2023

PROPOSAL #TS230908A



Hammond: 219.844.1400

Gary: 219.979.1400

Illinois: 708.607.3200

EPDM Base Bid Price: \$219,528.00

Bid Price to use TPO: \$228,000.00

Bid Clarifications

1. No work associated with ITEM C or D included in this proposal.
2. Our proposal is subject to use of an unaltered AIA A401 Contract Document.
3. Protection of the roof system from other trades or persons working on the roof during construction or after the work is complete is not included in the Base Bid Price.
4. We have no allowance in the base bid for any electrical or mechanical disconnects or reconnects if needed.
5. The above specification excludes any additional costs for winter conditions, if you feel this project may be scheduled for December – February, please contact us in advance to discuss possible additional costs.

We propose hereby to furnish material and labor complete in accordance with above specifications and the terms/conditions contained herein and on the reserve side.

Standard Workmanship Guarantee to be 2 Years per Korellis' guarantee unless otherwise stated.

Any alteration or deviation from the above specifications involving extra costs and will become an extra charge over and above the estimate.


Tony Sagati Commercial Estimator

Our workers are fully covered by Worker's Compensation Insurance. *NOTE: This proposal may be withdrawn by us if not accepted within 30 days.*

Acceptance of Proposal

The above prices, specifications, and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment to be made as follows: 30 days from invoice date, unless otherwise stated. Visa, Discover, Amex and MasterCard credit cards and debit cards will be accepted. For all card transactions of \$10,000 or greater, Korellis will assess a 3.5% non-refundable convenience fee.

Signature _____

Date of Acceptance _____



KORELLIS POLICIES REGARDING:

Safety

Korellis meets the requirements set in Indiana Code 4-13-18-5. A copy of our safety manual will be furnished upon request.

Excerpt taken from the Korellis "Safety Policy" given to all employees:

"I would like to take this opportunity to let you know that as President of Korellis, I am, without exception, completely dedicated to making an effective safety program at Korellis, with an attainable goal of zero accidents and zero injuries."

The short and long term success of Korellis depends not only on production and sales, but most importantly on how safely each job is performed. There is no job so important – nor any service so important – that we cannot afford to take the time to do it safely.

Accidents cost time and money, but more importantly, they cause unnecessary suffering, permanent disabilities and possibly lives.

I consider the safety of our employees and the people we are working around the most important aspect of our business. We welcome our employees to offer suggestions to improve our safety plan. It is hoped that this document is a policy that will adapt and change over time.

I will expect your full cooperation in making our program effective. At Korellis, safety is our number one priority.

A Drug-Free Workplace

The BCRC (Building & Construction Resource Center) is an alliance of labor and management representatives to address problems caused by drug and alcohol abuse. When personal problems appear in the workplace, they also affect a worker's performance and threaten the team's safety. This is not acceptable and, untreated, could result in human suffering and life.

Korellis is a participant in this alliance. All new employees must submit to and successfully complete a drug screen. All employees (including all office and yard staff) are randomly drug tested through the BCRC program. A drug screen is also required after a work related injury defined as serious or a vehicle/equipment accident causing \$1,000 or more in damages.

Sincerely,

John Ziolkowski
President



EMR History

2010	.72
2011	.72
2012	.76
2013	.82
2014	.91
2015	.70
2016	.67
2017	.74
2018	.68
2019	.80
2020	.70
2021	.83
2022	.75
2023	.80

Sending home our employees safely every day has always been a top priority for Korellis Roofing. Unfortunately, our EMR does not accurately reflect the safety mindset not only in the administrative office, but also out in the field. There are many factors that have contributed to our rating – but not because of a lack of commitment to a safety program.

To further reinforce the need to work safety, we incorporated a disciplinary procedure in our safety program to dissuade our employees from sacrificing safety for production. A combination of a tighter insurance market and a rising EMR were signs that a drastic change was necessary. Over five years ago, we totally revamped our entire safety program after several months of research and discussions with companies that had marquee safety programs. We developed the framework for a comprehensive program that would include disciplinary procedures as well as a safety incentive program.

The goal of our current program is zero accidents. Company wide meetings are held monthly to address safety issues. Every other month an outside instructor is invited to address a specific safety topic. The company virtually closes down for one day annually for our guys to attend a full day of safety classes at an off-site location. Instructors are brought in to speak on specific topics. Each employee will have been through eight hours of safety training during that one day. Our annual safety program has been featured in national roofing magazines.

Compliance with our program is validated and maintained through job site audit inspections – every project, a minimum of two times per week. Our Safety Manager is an OSHA certified trainer. Our ongoing safety program includes OSHA 10-hour training and certification for 100% of our field force.

We are striving to develop a safety culture where all employees will take stock in their safety and the safety of their fellow workers. Hazards must be abated immediately, or we will shut the job down. It is rare to find hazards on the job site. We feel strongly that this path will take us down the road to many successful safe years as one of Northwest Indiana's leading roofing contractors.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

04/24/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER McGriff Insurance Services, LLC P.O. Box 10265 Birmingham, AL 35202	CONTACT NAME: Victoria Glaze x 9701 PHONE (A/C, No, Ext): 1-800-476-2211 E-MAIL ADDRESS: victoria.glaze@mcgriff.com FAX (A/C, No):														
INSURED Korellis Roofing, Inc. 1333 169th Street Hammond, IN 46324	<table><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A :Arch Insurance Company</td><td>11150</td></tr><tr><td>INSURER B :Berkley National Insurance Company</td><td>38911</td></tr><tr><td>INSURER C :</td><td></td></tr><tr><td>INSURER D :</td><td></td></tr><tr><td>INSURER E :</td><td></td></tr><tr><td>INSURER F :</td><td></td></tr></table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A :Arch Insurance Company	11150	INSURER B :Berkley National Insurance Company	38911	INSURER C :		INSURER D :		INSURER E :		INSURER F :	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A :Arch Insurance Company	11150														
INSURER B :Berkley National Insurance Company	38911														
INSURER C :															
INSURER D :															
INSURER E :															
INSURER F :															

COVERAGES

CERTIFICATE NUMBER:88PP3UUN

REVISION NUMBER:

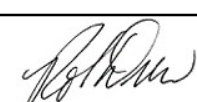
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			ZAGLB1021004	05/01/2023	05/01/2024	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 15,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			ZACAT1041704	05/01/2023	05/01/2024	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			ZAULP1061704	05/01/2023	05/01/2024	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	N/A	ZAWCI1001904	05/01/2023	05/01/2024	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
B	Equipment/Installation Deductible-\$2500 per occ. for all owned, leased & rented equipment Ded-\$5,000 for Installation Floater except \$25,000 for Flood			MNP1034668	05/01/2023	05/01/2024	Sched. Equip-on file w/ co \$ Leased & Rented \$ 1,000,000 Installation Floater \$ 2,500,000 Temporary Storage \$ 2,500,000 Transit of Materials \$ 2,500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Liability with respect to claims or losses incurred by the additional insureds is only covered to the extent of the negligence of the named insured, Korellis Roofing, Inc.

CERTIFICATE HOLDER

For Evidence Purposes Only 1333 -169th St. Hammond, IN 46324	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
--	---

AGENCY CUSTOMER ID: _____

LOC #: _____

**ADDITIONAL REMARKS SCHEDULE****Page 2 of 4**

PRODUCER McGriff Insurance Services, LLC		INSURED Korellis Roofing, Inc.	
POLICY NUMBER			
CARRIER	NAIC CODE		
		ISSUE DATE: 04/24/2023	

ADDITIONAL REMARKS**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,****FORM NUMBER:** _____ **FORM TITLE:** _____

Excess Liability Coverage

Carrier: Navigators Insurance Company

Policy No.: LA23EXCZ01W3UIV

Term: 5/1/2023 - 5/1/2024

\$8,000,000 Each Occurrence

\$8,000,000 Annual Aggregate

This policy is Excess of the following -

Carrier: Arch Insurance Company

Policy No.: ZAULP1061704

Term 5/1/2023 - 5/1/2024

\$2,000,000 Each Occurrence

\$2,000,000 Aggregate

AGENCY CUSTOMER ID: _____

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page 3 of 4

PRODUCER McGriff Insurance Services, LLC		INSURED Korellis Roofing, Inc.
POLICY NUMBER		
CARRIER	NAIC CODE	ISSUE DATE: 04/24/2023

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ FORM TITLE: _____

POLLUTION LIABILITY

Insurance Company: Navigators Specialty Ins. Company
 Policy Number: NY23ECPX00047NC
 Policy Term: 5/1/2023 to 5/1/2024

Limits:
 \$1,000,000 -- Per Occurrence
 \$5,000,000 -- Aggregate

Deductible: \$10,000 Pollution Operations

AGENCY CUSTOMER ID: _____

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page 4 of 4

PRODUCER McGriff Insurance Services, LLC		INSURED Korellis Roofing, Inc.	
POLICY NUMBER		ISSUE DATE: 04/24/2023	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ FORM TITLE: _____

Professional Liability

Policy Term: 5/1/23 to 5/1/24

Carrier: Berkley Assurance Company

Policy Number: PCAB-5022019-0523

Limits:

\$3,000,000 Per Claim

\$3,000,000 Aggregate

Self-Insured Retention: \$25,000



COMMERCIAL REFERENCES

CUSTOMER	STREET	CITY	ST	ZIP
AAA Supply	608 Route 41	Schererville	IN	46375
Ameristar Casino	777 Harrah's Blvd.	East Chicago	IN	46312
Bass Pro Shop	6425 Daniel Burnham Drive	Portage	IN	46368
Best Buy	10243 Indianapolis Blvd.	Highland	IN	46322
Blue Chip Casino	777 Blue Chip Drive	Michigan City	IN	46360
Blythe's Sport Shop		Various Locations		
Boys & Girls Club	5840 Calumet Avenue	Hammond	IN	46320
Cabela's	1818 - 177th Street	Hammond	IN	46324
Centier Bank		Various Locations	IN	
Christenson Chevrolet	9700 Indianapolis Blvd.	Highland	IN	46322
City of Portage	6100 Southport Road	Portage	IN	46368
Community Hospital	901 McArthur Boulevard	Munster	IN	46321
Construction Advancement Foundation	6052 Southport Road	Portage	IN	46368
CVS		Various Locations		
DaVita Dialysis		Various Locations		
Dicks Sporting Goods		Various Locations		
Direct Buy	8450 Broadway	Merrillville	IN	60473
Family Express		Various Locations		
Five Star Hydraulics	1210 N. Crisman Road	Portage	IN	46368
Flagstone Village	7325 Linden Place	Hammond	IN	46324
Ford Assembly Plant	12600 Torrence Avenue	Chicago	IL	60633
Goodwill Industries		Various Locations		
Great Escape	300 W. Armory Drive	South Holland	IL	60473
Hammond Clinic	7905 Calumet Avenue	Munster	IN	46321
Hammond Marina	701 Casino Drive	Hammond	IN	46320
Hampton Inn Suites	8936 Calumet Avenue	Munster	IN	46321
Horseshoe Casino	777 Casino Center Drive	Hammond	IN	46320
Indiana Botanical Gardens	3401 W. 37th Avenue	Hobart	IN	46342
J.C. Penney	1890 Southlake Mall	Merrillville	IN	46410
Kerasotes Theatre	100 Meijer Drive	Michigan City	IN	46360
Lake County Government Center		Various Locations		
Luke Oil		Various Locations		
Menards		Various Locations		
Merrillville Plaza	East 80th St.	Merrillville	IN	46410
Munster Med-Inn	7935 Calumet Avenue	Munster	IN	46321
Northern Indiana Commuter Transportation Dept.	601 N. Roeske Avenue	Michigan City	IN	46360
North Coast Distributing (Indiana Beverage)	2850 Barley Rd.	Valparaiso	IN	46383
Olympia Lanes	4150 Calumet Avenue	Hammond	IN	46320
Radisson @ Star Plaza	800 E. 81st Avenue	Merrillville	IN	46410
Salvation Army	5040 N. Pulaski Road	Chicago	IL	60430
Schilling Brothers Lumber	8900 Wicker Ave.	St. John	IN	46373
Sisters of Mercy	100000 S. Central Park Avenue	Chicago	IL	60655
Southlake Mall	2109 Southlake Mall	Merrillville	IN	46410
Stardust Bowl	3925 E. Lincoln Highway	Merrillville	IN	46410
Strack & Van Tils		Various Locations		
TA Travel Center	2510 Burr Street	Gary	IN	46406
Task Force Tips	3701 Innovation Way	Valparaiso	IN	46383
Team Hyundai	9236 Indianapolis Blvd.	Highland	IN	46322
Team Toyota	9601 Indianapolis Blvd.	Highland	IN	46322
Teibel's Restaurant	US 30 & 41	Schererville	IN	46375
Temperature Equipment Control		Various Locations		
Thomas Auto Group (Thomas KIA)	9825 Indianapolis Blvd.	Highland	IN	46322
Ultra Foods	2244 - 45th Street	Highland	IN	46322
United Rentals		Various Locations		
Value City Furniture		Various Locations		
Von Tobel Lumber	256 S. Washington St.	Valparaiso	IN	46384
Walgreens		Various Locations		
Wal-Mart		Various Locations		
Walsh Construction	1260 E Summit St.	Crown Point	IN	46307
Walt's Food Centers	330 West Taft Drive	South Holland	IL	60473
Westfield Mall - Southlake	2109 Southlake Mall	Merrillville	IN	46410
Westville Correctional Facility	5501 S. 100 W.	Westville	IN	46391
YMCA	7322 Southeastern Avenue	Hammond	IN	46324

TERMS & CONDITIONS

1. Nature of Work. Korellis Roofing Inc. ("Korellis") shall furnish the labor and material to perform the work described herein or in the referenced contract documents. Korellis does not provide engineering, design, consulting or architectural services. Korellis is not responsible for any loss, damage or expense due to defects in plans or specifications or building code violations unless such damage results from a deviation by Korellis from plans and specifications furnished by Customer to Korellis. Korellis is not responsible for location of roof drains, adequacy of drainage, ponding, energy regulations or structural conditions. Korellis' commencement of the roof installation/work indicates only that Korellis has visually inspected the surface of the roof deck for visible defects or deficiencies and has accepted the surface of the roof deck.

2. Asbestos and Toxic Materials. This proposal is based on Korellis' not coming into contact with asbestos-containing or toxic materials. Korellis is not responsible for expenses, claims or damages arising out of the presence, disturbance or removal of asbestos-containing or toxic materials. Korellis shall be entitled to reasonable compensation for additional expenses incurred due to the presence of asbestos-containing or toxic materials at the work site. Customer agrees to indemnify Korellis against liability, damages, losses, claims, demands or citations arising out of the presence of asbestos or toxic materials at the work site.

3. Non-Payment. All sums not paid when due shall earn interest at the rate of 1% per month. Korellis shall be entitled to recover from Customer all costs of collection incurred by Korellis, including attorney's fees, resulting from Customer's failure to make proper payment when due. The failure of Customer to make proper payment to Korellis when due shall constitute a material breach of contract and entitle Korellis, at its discretion, to stop work, including furnishing warranty, until full payment is made. The time period in which Korellis shall perform the work shall be extended for a period equal to the period during which the Work was suspended, and the contract sum to be paid Korellis shall be increased by the amount of Korellis' reasonable costs of shut-down, delay and start-up.

4. Property Insurance. Customer shall maintain builder's risk and property insurance, covering fire, extended coverage, malicious mischief, vandalism and theft on the premises to protect against loss or damage to material and equipment and partially completed work until the job is accepted. Moneys owed to Korellis shall not be withheld by reason of any damage or claim against Korellis covered by liability or property damage insurance maintained by Korellis or claims covered under builder's risk insurance.

5. Additional Insured. If Customer requires and Korellis agrees to name Customer or others as an additional insured on Korellis' liability insurance policy, Customer and Korellis agree that the naming of Customer or other parties as an additional insured is intended to apply to claims made against the additional insured to the extent the claim is due to the negligence of Korellis and is not intended to make Korellis' insurer liable for claims that are due to the fault of the additional insured.

6. Interior Protection. Customer acknowledges that re-roofing of an existing building may cause disturbance, dust or debris to fall into the interior. Customer agrees to remove or protect property directly below the roof in order to minimize potential interior damage. Korellis shall not be responsible for disturbance, damage, clean up or loss to interior property that Customer did not remove or protect prior to commencement of roofing operations. Customer shall notify tenants of re-roofing and the need to provide protection underneath areas being re-roofed. Customer agrees to hold Korellis harmless from claims of tenants who were not so notified and did not provide protection.

7. Damages and Delays. Korellis is not responsible for damage done to Korellis' work by others. Any repairing of the same by Korellis will be charged as an extra. Korellis shall not be responsible for loss, damage or delay caused by circumstances beyond its reasonable control, including but not limited to acts of God, accidents, fire, weather, vandalism, regulation, strikes, jurisdictional disputes, failure or delay of transportation, shortage of or inability to obtain materials, equipment or labor. In the event of these occurrences, Korellis' time for performance shall be extended.

8. Roof Projections. Korellis will flash all roof projections that are shown on the architectural plans provided to Korellis and that are in place prior to installation of roofing. Any penetrations through the roofing to be installed by Korellis not shown on the plans provided to Korellis prior to submittal of this proposal or required after installation of roofing shall be considered an order for extra work, and Korellis shall be compensated at its customary time and material rates for performing such additional work.

9. Safety/Site Access. Korellis is not responsible for the safety of persons on the roof other than its own employees. Owner agrees to indemnify and hold Korellis harmless, including attorney's fees, from claims for personal injury by persons or entities whom Owner has allowed or authorized to be on the roof. Ladders, anchors and fall protection systems are intended for the sole use and protection of Korellis' employees engaged in roofing work. Ladders, anchors and fall protection equipment are not intended for use by others, including inspectors, other trades, or contractor's and the owner's representatives, agents and invitees.

10. Work Hours and Conditions. This proposal is based upon the performance of all work during Korellis' regular work hours. Extra charges will be made for overtime and all premium time if required by Customer. Korellis shall be provided with direct access to the work site for the passage of trucks and materials and direct access to the roof. Korellis shall not be required to begin work until underlying areas are ready and acceptable to receive Korellis' work and sufficient areas of roof deck are clear and available and free from snow, water or debris to allow for continuous full operation. The expense of any extra trips by Korellis to and from the job as a result of the job not being ready for the Work after Korellis has been notified to proceed will be charged as an extra. Korellis shall not be responsible for additional costs required due to the existence of wet insulation, deteriorated deck or other subsurface or latent conditions. The raising, disconnection, re-connection or relocation of any mechanical equipment on the roof that may be necessary for Korellis to perform the roofing work shall be performed by others or treated as an extra.

11. Existing Conditions. Korellis is not responsible for leakage through areas of an existing roof that has not yet been reroofed or due to existing conditions simply because Korellis started work. Korellis is not responsible for satellite dish recalibration unless specifically stated in the scope of work.

12. Electrical Safety. Owner warrants that there will be no live power lines on or near the roof servicing the building where Korellis will be working and that Owner will turn off any such power supplies to avoid an electrocution risk to Korellis' employees; and that all roof-located electronic equipment that emits or receives radio frequency waves will be disabled, to ensure that Korellis' employees will not be subject to radio frequency waves or electromagnetic radiation while working on the roof. Korellis' price is based upon there not being electrical conduit or other materials embedded within the roof assembly or attached directly to the underside or top side of the roof deck. Owner will indemnify Korellis and its personnel from personal injury and other claims and expenses if Owner fails to disable all electronic equipment that emits or receives radio frequency waves or fails to turn-off power so as to avoid injury to Korellis' personnel resulting from the presence of concealed electrical conduit and live electrical power. Korellis is not responsible for costs of repair or damages, including disruption of service, resulting from damage to undisclosed or concealed electrical or other utility lines.

13. Warranty. A copy of Korellis' standard warranty is attached or, if not, will be furnished upon request. Korellis SHALL NOT BE LIABLE FOR SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES. The acceptance of this proposal by the Customer signifies his agreement that this warranty shall be and is the exclusive remedy against Korellis. A manufacturer's warranty shall be furnished to Customer if a manufacturer's warranty is called for on the face of this proposal. It is expressly agreed that in the event of alleged defects in the materials furnished pursuant to this contract, Customer shall have recourse only against the manufacturer of such material.

14. Mold. Korellis is not responsible for mold or indoor air quality. Owner shall hold harmless and indemnify Korellis from claims due to indoor air quality and resulting from a failure by Owner to maintain the building in a manner to avoid growth of mold.

15. Wind Loads or Uplift Pressures. Korellis is not responsible for calculation or verification of wind-load design. To the extent minimum wind loads or uplift pressures are required, Korellis' proposal is based solely on manufacturer's printed test results. Korellis itself makes no representation regarding wind uplift capacity. Korellis' entitlement to payment is not dependent upon criteria promulgated by Factory Mutual Global, including wind uplift testing.

16. Material References. Korellis is not responsible for the actual verification of technical specifications of product manufacturers; i.e., R-value or ASTM or UL compliance, but rather the materials used are represented as such by the material manufacturer.

17. Tolerances. All labor and materials shall be furnished in accordance with normal industry standards and industry tolerances for uniformity, color, variation, thickness, size, weight, finish and texture. Specified quantities are intended to represent an average over the entire roof area.

18. Backcharges. No backcharges or claims for payment of services rendered or materials and equipment furnished by Customer to Korellis shall be valid unless previously authorized in writing by Korellis and unless written notice is given to Korellis within five (5) days of the event, act or omission which is the basis of the backcharge.

19. Fumes and Emissions. Customer acknowledges that fumes, vapors and odors will be released as part of the roofing operations. Customer shall be responsible for interior air quality, including controlling HVAC units, intake vents, wall vents, windows, doors and other openings to prevent fumes and vapors from entering the building. Some people are more sensitive to these emissions than others. Customer shall hold Korellis harmless from claims from third parties relating to fumes and odors that are emitted during the normal roofing process.

20. Deck Conditions. Customer states that the building structure is in sound condition and capable of withstanding normal activities of roofing construction, equipment and operations and suitable for attachment of roofing materials. If deck conditions are unsatisfactory to attach roofing, additional charges will apply. Korellis is not responsible for the construction, structural sufficiency, undulations, durability, fastening, moisture conditions, or physical properties of the roof deck or other trades' work or design. Korellis is not responsible to test or assess moisture content of the deck or substrate unless specifically stated in the proposal.

21. Oil-canning. Metal roofing and especially lengthy flat-span sheet-metal panels often will exhibit waviness, commonly referred to as "oil-canning." Oil-canning pertains to aesthetics and not the performance of the panels and is not controlled by the roofing contractor. Oil-canning shall not be grounds to withhold payment or reject panels of the type specified.

22. Detachment of Fireproofing. Roofing contractor is not liable for detachment of fireproofing, soundproofing or other material that may spall or fall from the underside of the roof deck or structural members during tear-off of the existing roof or other roofing operations, including costs of clean-up and replacement of fireproofing, soundproofing or other materials.

23. Dispute Resolution. If a dispute shall arise between Korellis and Customer relating to this Agreement or the breach thereof, Korellis and Customer will seek to mediate the dispute. If mediation is not successful, arbitration shall be conducted in accordance with the Construction Industry Arbitration Rules of the American Arbitration Association unless the parties mutually agree otherwise. This Agreement to arbitrate shall be specifically enforceable under the prevailing arbitration law. The award rendered by the arbitrators shall be final, and judgment may be entered upon it in any Court having jurisdiction thereof. Any legal claim against Korellis, including a claim alleging any breach of contract or negligence must be initiated no later than within two years after Korellis completed the roof installation or within one (1) year after expiration of Korellis' roof warranty in the event of a breach of warranty claim. Collection matters may be processed through litigation or arbitration at the discretion of Korellis.